

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS WACO DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Hapenny, Bette Babette			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): fdba Token Exchange			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1737			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, City, and State): 563 Idlewood Drive Waco, TX			Street Address of Joint Debtor (No. and Street, City, and State):		
ZIP CODE 76705			ZIP CODE		
County of Residence or of the Principal Place of Business: McLennan			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): 563 Idlewood Drive Waco, TX			Mailing Address of Joint Debtor (if different from street address):		
ZIP CODE 76705			ZIP CODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1) (1/08)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Bette Babette Hapenney	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: Token Exchange, Inc.	Case Number:	Date Filed: 4/27/2009	
District: Western District, Waco Div.	Relationship: Affiliate	Judge: Monroe	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="text-align: right;"> X _____ Date </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: right;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1) (1/08)

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **Bette Babette Hapenny****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bette Babette Hapenny
Bette Babette Hapenny**X** __________
Telephone Number (If not represented by attorney)04/27/2009_____
Date**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** _____
(Signature of Foreign Representative)_____
(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ Erin B. Shank
Erin B. Shank Bar No. **01572900****Erin B. Shank, P.C.**
1902 Austin Avenue
Waco, Texas 76701Phone No. **(254) 296-1161** Fax No. **(254) 296-1165**04/27/2009_____
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual_____
Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Bette Babette Hapenney
Bette Babette Hapenney

Date: 04/27/2009

Case No. _____
(if known)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
563 Idlewood Drive, Waco, TX 76705	fee simple	-	\$150,201.00	\$131,161.01

Total:	\$150,201.00
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(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Bette Babette Hapenney**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		USAA Checking - Ms. Hapenney has been blocked out of this account because she owes this creditor money	-	\$1.00
		USAA Savings- Ms. Hapenney has been blocked out of this account because she owes this creditor money.	-	\$1.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Couch x1	-	\$100.00
		Loveseat x3	-	\$175.00
		Chair x1	-	\$25.00
		End tables x1	-	\$15.00
		Coffee or sofa tables x2	-	\$50.00
		Lamps x6	-	\$50.00
		Bookcases x2	-	\$20.00
		Ottoman x1	-	\$20.00
		Stereo x1	-	\$20.00
		TV x1	-	\$25.00
		Entertainment Center x1	-	\$75.00
		Computer x8	-	\$600.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Computer desk/desk x6	-	\$200.00
		Kitchen/dining table sets x1	-	\$75.00
		Microwave x2	-	\$100.00
		Small appliances	-	\$50.00
		Stove x1	-	\$50.00
		Refrigerator x1	-	\$75.00
		Washer and Dryer x1	-	\$100.00
		Queen size bed x1	-	\$100.00
		Full size bed x1	-	\$25.00
		Twin size bed x1	-	\$15.00
		Bedside tables x1	-	\$40.00
		Dressers x1	-	\$75.00
		Chest of drawers x1	-	\$75.00
		Dishes, pots, pans, glassware etc	-	\$50.00
		Curtains, linens, and towels	-	\$50.00
		Window air conditioners	-	\$50.00
		Fans x2	-	\$20.00
		Tools and toolboxes	-	\$275.00
		Power tools	-	\$150.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**Case No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Garden tools	-	\$50.00
		Blower x1	-	\$35.00
		Air compressor	-	\$20.00
		Folding tables and chairs	-	\$70.00
		Cell phones, pagers, and accessories	-	\$50.00
		PDA, Palm pilot, etc	-	\$20.00
		Grill and accessories	-	\$200.00
		Shelves	-	\$250.00
		Iron and ironing board	-	\$5.00
		Vacuum cleaner	-	\$10.00
		Carpet cleaner	-	\$20.00
		Sewing machine	-	\$30.00
		Hall tree	-	\$5.00
		Christmas tree and decorations	-	\$20.00
		Other holiday decorations	-	\$25.00
		Bar and stools	-	\$50.00
		Toys	-	\$30.00
		Piano	-	\$50.00
		Safe x1	-	\$75.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		35mm Camera x1	-	\$15.00
		Digital camera x2	-	\$75.00
		Arts and crafts supplies	-	\$2,500.00
		Sewing supplies	-	\$10.00
		Board games, card games, etc	-	\$20.00
		Guitar x2	-	\$50.00
		Drums x1	-	\$25.00
		Sound systems	-	\$30.00
		China	-	\$100.00
		Crystal	-	\$35.00
		Jewelry boxes x3	-	\$25.00
		Desk chairs x6	-	\$60.00
		File cabinet x3	-	\$35.00
		Printer x5	-	\$150.00
		Copier x5	-	\$150.00
		Clocks x3	-	\$25.00
		Portable dishwasher	-	\$25.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures, paintings, and wall decorations	-	\$50.00
		Books	-	\$20.00
		DVDs	-	\$50.00
		Mirrors	-	\$20.00
		Knick knacks	-	\$50.00
		Software	-	\$25.00
		Vases, flower pots, etc.	-	\$20.00
		Candles and candle holders	-	\$10.00
6. Wearing apparel.		Clothing	-	\$50.00
		Shoes	-	\$50.00
		Accessories	-	\$50.00
7. Furs and jewelry.		Mink short jacket	-	\$25.00
		Necklaces x5	-	\$50.00
		Bracelets	-	\$20.00
		Earrings	-	\$50.00
		Miscellaneous costume jewelry	-	\$15.00
8. Firearms and sports, photographic, and other hobby equipment.		Basketball goal	-	\$25.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Bikes	-	\$30.00
		Scooters	-	\$10.00
		Life jackets	-	\$10.00
		Air mattresses/cots	-	\$10.00
		Water skis/snow skis	-	\$25.00
		Golf clubs, bags, and balls	-	\$50.00
		Basketball/baseball/football	-	\$20.00
		Trampoline	-	\$75.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 6

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		80% of the stock of Token Exchange, Inc. - filed a chapter 7 bankruptcy case simultaneously with this case.	-	\$1.00
		Ms. Hapenny owns a portion of 30% of the stock in Expert Solutions, Inc. which formerly operated three Sylvan learning centers in Central Texas. All of the assets of this coporation were sold to a non-related purchaser in 2005.	-	\$1.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 7

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Dodge Durango	-	\$2,000.00
		Ms. Hapenney purchased a 1972 VW Bus but has not had the title transferred into her name.	-	\$100.00
26. Boats, motors, and accessories.		1991 Malibu Ski Boat (guttled, no seats, engine not running)	-	\$1,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		six computers (including accessories), shelves and chairs	-	\$600.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 8

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Male Akita dog	-	\$10.00
		Female Akita dog	-	\$10.00
		Akita mixed-breed dog	-	\$1.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		6 X10 trailer	-	\$400.00
<div> <div>8</div> <div>continuation sheets attached</div> </div> <div> <div>Total ></div> <div>\$12,130.00</div> </div>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

In re **Bette Babette Hapenney**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
563 Idlewood Drive, Waco, TX 76705	11 U.S.C. § 522(d)(1)	\$19,039.99	\$150,201.00
Cash on hand	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
USAA Checking - Ms. Hapenney has been blocked out of this account because she owes this creditor money	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
USAA Savings- Ms. Hapenney has been blocked out of this account because she owes this creditor money.	11 U.S.C. § 522(d)(5)	\$1.00	\$1.00
Couch x1	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Loveseat x3	11 U.S.C. § 522(d)(3)	\$175.00	\$175.00
Chair x1	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
End tables x1	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Coffee or sofa tables x2	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Lamps x6	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Bookcases x2	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Ottoman x1	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Stereo x1	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
		\$19,616.99	\$150,778.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
TV x1	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Entertainment Center x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Computer x8	11 U.S.C. § 522(d)(3)	\$600.00	\$600.00
Computer desk/desk x6	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Kitchen/dining table sets x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Microwave x2	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Small appliances	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Stove x1	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Refrigerator x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Washer and Dryer x1	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Queen size bed x1	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Full size bed x1	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Twin size bed x1	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Bedside tables x1	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Dressers x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Chest of drawers x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Dishes, pots, pans, glassware etc	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Curtains, linens, and towels	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Window air conditioners	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
		\$21,446.99	\$152,608.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Fans x2	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Tools and toolboxes	11 U.S.C. § 522(d)(3)	\$275.00	\$275.00
Power tools	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Garden tools	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Blower x1	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Air compressor	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Folding tables and chairs	11 U.S.C. § 522(d)(3)	\$70.00	\$70.00
Cell phones, pagers, and accessories	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
PDA, Palm pilot, etc	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Grill and accessories	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Shelves	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Iron and ironing board	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Vacuum cleaner	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Carpet cleaner	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Sewing machine	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Hall tree	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Christmas tree and decorations	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Other holiday decorations	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Bar and stools	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
		\$22,751.99	\$153,913.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Toys	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Piano	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Safe x1	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
35mm Camera x1	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Digital camera x2	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Arts and crafts supplies	11 U.S.C. § 522(d)(3)	\$2,500.00	\$2,500.00
Sewing supplies	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Board games, card games, etc	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Guitar x2	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Drums x1	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Sound systems	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
China	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Crystal	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Jewelry boxes x3	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Desk chairs x6	11 U.S.C. § 522(d)(3)	\$60.00	\$60.00
File cabinet x3	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Printer x5	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Copier x5	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Clocks x3	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
		\$26,211.99	\$157,373.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Bette Babette Hapenny**

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 4

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Portable dishwasher	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Pictures, paintings, and wall decorations	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Books	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
DVDs	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Mirrors	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Knick knacks	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Software	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Vases, flower pots, etc.	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Candles and candle holders	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Clothing	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Shoes	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Accessories	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Mink short jacket	11 U.S.C. § 522(d)(4)	\$25.00	\$25.00
Necklaces x5	11 U.S.C. § 522(d)(4)	\$50.00	\$50.00
Bracelets	11 U.S.C. § 522(d)(4)	\$20.00	\$20.00
Earrings	11 U.S.C. § 522(d)(4)	\$50.00	\$50.00
Miscellaneous costume jewelry	11 U.S.C. § 522(d)(4)	\$15.00	\$15.00
Basketball goal	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Bikes	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
		\$26,846.99	\$158,008.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 5

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Scooters	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Life jackets	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Air mattresses/cots	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Water skis/snow skis	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Golf clubs, bags, and balls	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Basketball/baseball/football	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Trampoline	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
1998 Dodge Durango	11 U.S.C. § 522(d)(2)	\$2,000.00	\$2,000.00
Ms. Hapenney purchasd a 1972 VW Bus but has not had the title transferred into her name.	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
1991 Malibu Ski Boat (guttred, no seats, engine not running)	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
six computers (including accessories), shelves and chairs	11 U.S.C. § 522(d)(6)	\$600.00	\$600.00
Male Akita dog	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Female Akita dog	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Akita mixed-breed dog	11 U.S.C. § 522(d)(3)	\$1.00	\$1.00
6 X10 trailer	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
		\$31,167.99	\$162,329.00

B6D (Official Form 6D) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx5213	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 563 Idlewood Drive, Waco, TX 76705 REMARKS:				\$131,161.01	
PHH 4001 Leadenhall Rd Mt. Laurel, NJ 08054		VALUE: \$150,201.00					
Subtotal (Total of this Page) >						\$131,161.01	\$0.00
Total (Use only on last page) >						\$131,161.01	\$0.00

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx-xxx941-6 A.F. Buddy Skeen, RTA, CTA McLennan County Tax Assessor P.O.Box 406 Waco, Texas 76703	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx5559 A.G. Industries, Inc. P.O. Box 455 Preston, WA 98050	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 2953 Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Aes/mru Funding Spv Po Box 2461 Harrisburg, PA 17105	X -	DATE INCURRED: CONSIDERATION: Educational REMARKS: From credit report				Notice Only
ACCT #: Afni, Inc. Po Box 3097 Bloomington, IL 61702	X -	DATE INCURRED: CONSIDERATION: Collection Attorney REMARKS: From credit report				Notice Only
ACCT #: x-xxxx-xxx9891 Allied Waste Services PO Box 78829 Phoenix, AZ 85062-8829	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
Subtotal >						\$0.00
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Am-tex Plastics 4510 Old Mexia Road Waco, TX 76705	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxx xxxx xxxx 7169 American Coradius International LLC PO Box 505 Linden, MI 48451	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: From credit report		Notice Only
ACCT #: xxxx xxxx xxx8 004 American Express P.O. Box 6504448 Dallas, TX 75265	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxx xxxx xxxx 6498 Arrow Financial Service 21031 Network Place Chicago, IL 60678	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxx xxxx xxx8 004 ARSI Legal Department 555 St. Charles Drive Suite 100 Thousand Oaks, CA 91360	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only

Sheet no. 1 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx xxx-xxxx 152 9 AT&T PO Box 650516 Dallas, TX 75265-0516	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxxx0660 AT&T Mobility PO Box 6463 Carol Stream, IL 60197-6463	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xx0394 Aurora World, Inc. 8820 Mercury Lane Pico Rivera, CA 90660	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: x1070 Austin-Abbott, Inc. P.O. Box 1253 Highland Park, NJ 08904	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxxx xxxxange Baker's Filter Service P.O. Box 7680 Waco, TX 76714	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxx xxxxx xx19 98 Bank of America PO Box 17054 Wilmington, DE 19884	X -	DATE INCURRED: CONSIDERATION: Loan REMARKS: Consolidated debt		\$34,678.50

Sheet no. 2 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$34,678.50

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Bank of America		Creditors Interchange 80 Holtz Drive Buffalo, NY 14225				Notice Only
ACCT #: xxxx xxxx xxxx 2412 Bank of America Commercial Credit Division PO Box 15710 Wilmington, DE 19886-5710	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 9298 Bank of America Commercial Credit Division PO Box 15710 Wilmington, DE 19886-5710	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Benjamin & Williams Credit Investigators 5485 Expressway Drive North Holtsville, NY 11742	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxx2450 Bill Me Later P.O. Box 2394 Omaha, NE 68103-2394	X -	DATE INCURRED: CONSIDERATION: Services REMARKS: Hotel and air fare to Baltimore for Token				\$826.53
Representing: Bill Me Later		American Coradius International LLC 2420 Sweet Home Rd. Suite 150 Amherst, NY 14228-2244				Notice Only

Sheet no. 3 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$826.53**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 7169 Bill Me Later P.O. Box 105658 Atlanta, GA 30348	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Boley 14011 12th Street Chino, CA 91710	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: x8490 Bonnie Bell Attn: Accounts Receivable 18519 Detroit Avenue Lakewood, OH 44107	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxx-0000 Bushnell-Tasco Dept. 1551 135 Lasalle St. Chicago, IL 60674-1551	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xOKO1 Cameleon Distribution 227 Grant Street Santa Cruz, CA 95060	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Can You Imagine 9314 Eton Ave. Chatsworth, CA 91311	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 4 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 6304 Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Capital Recovery Corporation P.O. Box 1008 Alpharette, GA 3009	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: CCC of NY P.O. Box 288 Tonawanda, NY 14150	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Celtic Capital Corporation 2951 28th Street, Suite 2030 Santa Monica, CA 90405	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Chase P.O. Box 78039 Phoenix, AZ 85062	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Chase PO Box 4661 Houston, TX 77210	-	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 5 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx xxxx xxxx 4144 Chase Bank P.O. Box 94014 Palatine, IL 60094-4014	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: Inventory for business, utility bills, mortgage, fuel				\$13,897.29
Representing: Chase Bank		Frederick J. Hanna & Associates, P.C. 1427 Roswell Rd. Marietta, GA 30062				Notice Only
ACCT #: Chase Bank Usa, Na Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: From credit report; different name				Notice Only
ACCT #: xxxx xxxx xxxx 6304 Chase Credit Card PO Box 94014 Palatine, IL 60094	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 9541 Chase Credit Card PO Box 94014 Palatine, IL 60094	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 3166 Client Services, Inc. 34851 Harry Truman Blvd. St. Charles, MO 63301	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 6 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$13,897.29**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Coface Collections P.O. Box 8510 Metairie, LA 70011	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Coface Collections North America, Inc. 50 Millstone Road Building 100-Suite 360 East Windsor, NJ 08520	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Connally ISD c/o McCreary, Veselka, Bragg, & Allen PO Box 1669 Waco, TX 76703-1669	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx0042 CoopSport 1335 Park Center Drive Suite B Vista, CA 92081	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: CPP International, LLC P.O. Box 60806 Charlotte, NC 28260-0806	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: CR Systems P.O. Box 75338 Phoenix, AZ 85087	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 7 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: CST, Inc. P.O. Box 224768 Dallas, TX 75222	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Dan & Sandy Hapenney 577 Idlewood Waco, TX 76705	X -	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$30,000.00
ACCT #: Decor Craft, Inc. 230 5th Ave. Suite 309 New York, NY 10010	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxx9959 Deltacom PO Box 740597 Atlanta, GA 30374-0597	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Denison & Grisham 407 Lake Air Drive Waco, TX 76710	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxx5518 DHL Express (USA) Inc. P.O. Box 840006 Dallas, TX 75284-0006	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 8 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$30,000.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: From credit report; different name		Notice Only
ACCT #: xxxx xxxx xxxx 6362 Discover Financial Services P.O. Box 15316 Wilmington, DE 19850	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: Inventory for business, utility bills, mortgage, fuel		\$12,044.13
ACCT #: 2368 Dorcy International, Inc. Dept. L-2575 Columbus, OH 43260-2575	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Englander Container & Display P.O. Box 22067 Waco, TX 76702-2067	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Equifax P.O. Box 740241 Atlanta, GA 30374	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		Notice Only
ACCT #: Experian Profile Maintenance P.O. Box 9558 Allen, TX 75013	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		Notice Only

Sheet no. 9 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$12,044.13**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Fascinations Toys and Gifts, Inc. 19224 Des Moines Way So. Suite 100 Seattle, WA 98148	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx-x871-8 Federal Express P.O. Box 94515 Palatine, IL 60094-4515	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx-x914-1 FedEx Trade Networks P.O. Box 660481 Dallas, TX 75266-0481	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Flipo Group, Ltd. 613 1st St. LaSalle, IL 61301	-	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Freedman & Price Attorneys at Law 105 West 8th Street Austin, TX 78701	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx4601 Fun Express P.O. Box 790403 St. Louis, MO 63179-0403	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 10 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xOKEN Fundex Games, Ltd. P.O. Box 95169 Paletine, IL 60095-0169	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Funtastic c/o Michael G Null 20208 W Highway 71 Spicewood, TX 78669-6461	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xx6330 Funtastic Toys 2301 Minimax Street Houston, TX 77008-5009	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: 6319 Gayla Industries, Inc. P.O. Box 920800 Houston, TX 77292-0800	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: General Auditing Bureau P.O. Box 9658 Minneapolis, MN 55440	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Getagadget, Inc. 2101 E. Saint Elmo Road Suite 347 Austin, TX 78744	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only

Sheet no. 11 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxOKEN Glow Industries, Inc. 12962 Eckel Junction Road Perrysburg, OH 43551	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: 7386 Good Gifts, Inc. 217 S. Main St. Lamar, CO 81052	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Greenberg, Grant & Richards, Inc. 5858 Westheimer Rd Suite 500 Houston, TX 77057	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Guest & Associates P.C. P.O. Box 696 DeKalb, TX 75559	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxx xxxx xxxx 3166 Home Depot Credit Services PO BOX 6029 The Lakes, NV 88901	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxx8553 IESI-Waco PO Box 650308 Dallas, TX 75265-0308	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only

Sheet no. 12 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Indi Label P.O. Box 512119 Los Angeles, CA 90051-0119	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: 8898 Inkology, Inc. P.O. Box 970306 Boca Raton, FL 33497-0306	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx-xxx6455 Internal Revenue Service STOP 5022AUS 300 E. 8th Street Austin, Texas 78767	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS: 1120, 941, and 940 Taxes				Notice Only
ACCT #: John Glen Associates P.O. Box 547 Mineola, NY 11501	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxxxxxx8008 JP Morgan Chase Bank AZI-2004 1820 E. Sky Harbor Cir. S., F12 Phoenix, AZ 85034	X -	DATE INCURRED: CONSIDERATION: Guaranty of corporate debt REMARKS:				\$381,261.45

Sheet no. 13 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$381,261.45**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: 5548 Kelly Toy 4811 South Alameda Street Los Angeles, CA 90058	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Law Office of Geoffrey C. Price 6010 Balcones Drive First Floor Austin, TX 78731	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: LC Financial, LLC P.O. Box 9246 Van Nuys, CA 91409	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxxx8860 LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 1318 LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Mark Feldstein & Associates P.O. Box 76795 Cleveland, OH 44101-6500	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 14 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
McCarthy, Burgess & Wolf 26000 Cannon Road Cleveland, Ohio 44146	X -			
ACCT #:		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
McLennan County c/o Linebarger Goggan Blair & Sampson 600 Austin Avenue, Suite 27 Waco, TX 76701	X -			
ACCT #:		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
Meeting Bridge, LLC 705 Hunting Ridge Road Stamford, CT 06903	X -			
ACCT #: xxOK00		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
Mega Brands America, Inc. P.O. Box 820951 Philadelphia, PA 19182	X -			
ACCT #:		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		\$11,438.42
Merchants Advance 475 Park Avenue South 16th Floor New York, NY 10016	X -			
ACCT #:		DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
Michael G. Null 20208 W. Highway 71 Austin, TX 78669	X -			

Sheet no. 15 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$11,438.42**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Mortgage Service Cente SBRP - 4001 Leadenhall Rd Mt Laurel, NJ 08054	-	DATE INCURRED: CONSIDERATION: Loan REMARKS: From credit report; different name				Notice Only
ACCT #: My Rich Uncle P.O.Box 2461 Harrisburg, PA 17105	-	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:				\$32,000.00
ACCT #: NBC Inventory, Inc. 8812 Shoal Creek Blvd. Austin, TX 78757	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 2953 NCB Management Services Inc. P.O. Box 1099 Langhorne, PA 19047	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: NCO Financial Services 507 Prudential Road Horsham, PA 19044	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: NCO Financial Systems 9009 Corporate Lake Drive Tampa, FL 33634	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 16 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$32,000.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: NCO Financial Systems P.O. Box 15630 Wilmington, DE 19850	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx1491 Nikko America, Inc. P.O. Box 674001 Dallas, TX 75267-4001	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 1318 Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 6498 Office Max HSBC Business Solutions PO Box 5239 Carol Stream, IL 60197	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx1399 Peco Company 13620 Benson Avenue Chino, CA 91710	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 2450 Penncro PO Box 538 Oaks, PA 19456	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 17 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxx8860 Pitney Bowes Credit Corp Purchase Power PO Box 856042 Louisville, KY 40285	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxx5372 Pitney Bowes Global P.O. Box 856460 Louisville, KY 40285-6460	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Poof-Slinky, Inc. P.O. Box 701394 Plymouth, MI 48170-0964	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 2412 Quickbooks/Bank of America Business Card PO Box 15710 Wilmington, DE 19886	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxx xxxx xxxx 9298 Quickbooks/Bank of America Business Card PO Box 15710 Wilmington, DE 19886	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx9676 Raymond Geddes 8901 Yellow Brick Road Baltimore, MD 21237	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only

Sheet no. 18 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Replegle Globes, Inc. 231265 Momentum Place Chicago, IL 60689-5311	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxxxx xxxxange Reveal Entertainment 1250-B Petroleum Drive Suite 600 Abilene, TX 79602	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxK750 Rhode Island Novelty Attn: Brenda Lynch 5 Industrial Blvd Cumberland, RI 02864	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: RMS 4836 Breckville Rd. PO Box 523 Richfield, OH 44286	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Sallie Mae Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773	-	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:		\$12,275.00
ACCT #: Sallie Mae 1002 Arthur Drive Lynn Haven, FL 32444	-	DATE INCURRED: CONSIDERATION: Student Loan REMARKS:		Notice Only

Sheet no. 19 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$12,275.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Sazbo Associates 3355 Lenox Road N.E. Ninth Floor Atlanta, GA 30326	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxl640 Scosche 1550 Pacific Avenue Oxnard, CA 93033	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Scott & White Health Plan P.O. Box 840206 Dallas, TX 75284-0206	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxx4342 Scott & White 2401 S. 31st Street Temple, TX 76508	X -	DATE INCURRED: CONSIDERATION: Medical Services REMARKS: Co-pays for office visits		\$40.00
ACCT #: 6946 Sentry Industries, Inc. P.O. Box 885 Hillburn, NY 10931	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: x4169 Smart Planet 7930 Deering Avenue Canoga Park, CA 91304	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only

Sheet no. 20 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$40.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx1838 Spalding Russell Financial Services, Inc P.O. Box 116847 Atlanta, GA 30368-6847	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx4017 Spinmaster, Inc. 300 International Drive Williamsville, NY 14221	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxx3952 Sprint PO Box 3097 Bloomington, IL 61702	X -	DATE INCURRED: CONSIDERATION: Services REMARKS: Mobile Internet Card and service fees				\$368.00
ACCT #: Stellar Toys 9582 Hamilton Ave # 346 Huntington Beach, CA 92646	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxxx1113 Stream Energy PO Box 59838 Schaumburg, IL 60159-0838	X -	DATE INCURRED: CONSIDERATION: Utilities REMARKS: Energy				\$119.08
Representing: Stream Energy		Brown & Joseph LTD 1701 Gold Road Tower 2, Suite 100 Rolling Meadows, IL 60008				Notice Only
Sheet no. <u>21</u> of <u>27</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$487.08
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Streamline Importing Inc. 711 Executive Blvd. Suite K New York, NY 10989	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxK001 Stylus Writing Instruments P.O. Box 73343 Cleveland, OH 44193	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx-xxx0815 Tandem Sport 440 Baxter Avenue Louisville, KY 40204	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx4975 Texas Department of Public Safety Surcharge Processing P.O. Box 16733 Austin, TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Court Fines REMARKS: No insurance or invalid ID				\$230.00
ACCT #: xx4586 Texas Department of Public Safety Surcharge Processing P.O. Box 16733 Austin, TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Court Fines REMARKS: No insurance or invalid ID				\$228.00
ACCT #: xx5652 Texas Department of Public Safety Surcharge Processing P.O. Box 16733 Austin, TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Court Fines REMARKS: No insurance or invalid ID				\$236.50

Sheet no. 22 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$694.50**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Texas Workforce Commission P.O. Box 149037 Austin, TX 78714-9037	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS: 2008 Texas Employment Taxes				Notice Only
ACCT #: xx-xxx4578 The Antioch Company P.O. Box 71-1867 Columbus, OH 43271-1867	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: The Royal Mercantile Trust Corp. Ten Central Parkway Stuart, FL 34994	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Tim Thomasson and Shannon Thomasson, PC 1000 W. Highway Six Suite 110 Waco, TX 76712	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxx xx5 203 Time Warner Cable P.O. Box 7852 Waco, TX 76714-7852	X -	DATE INCURRED: CONSIDERATION: Services REMARKS: Internet Services				\$351.49
Representing: Time Warner Cable		Credit Protection Association P.O. Box 802068 Dallas, Texas 75380				Notice Only

Sheet no. 23 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$351.49**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xOKEN Top of the World P.O. Box 721210 Norman, OK 73070	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: x3152 Toysmith 5110 Frontage Road Auburn, WA 98001	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: Trans Union Corporation Attn: Public Records Dept. 555 West Adams Street Chicago, IL 60661	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:		Notice Only
ACCT #: xxx-xxx9-93-9 TXU P.O. Box 10001 Dallas, TX 75310-0001	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xx3-40X United Parcel Services Lockbox 577 Carol Stream, IL 60132-0577	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only
ACCT #: xxx6317 United States Playing Card Co. 2510 Reliable Parkway Chicago, IL 60686-0025	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:		Notice Only

Sheet no. 24 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$0.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: UPS Canada LTD PO Box 2127 CRO Halifax, NS B3J 3B7 Canada	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xx-x9619 UPS Supply Chain Solutions 28013 Network Place Chicago, IL 60673-1280	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: US Attorney General Main & Justice Bldg. 10th and Constitution, N.W. Washington, D.C. 20530	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: US Attorney's Office 601 N.W. Loop 410. Ste.600 San Antonio, TX 78216	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: xxxxx 02 21 USAA Casualty Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288	X -	DATE INCURRED: CONSIDERATION: Services REMARKS: Auto insurance				\$226.29
ACCT #: xxxx 4996 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	X -	DATE INCURRED: CONSIDERATION: Deficiency after repossession of car REMARKS:				\$4,786.48

Sheet no. 25 of 27 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$5,012.77**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: USAA Federal Savings Bank		CBCS PO BOX 2589 Columbus, OH 43216				Notice Only
Representing: USAA Federal Savings Bank		CBCS PO BOX 2589 Columbus, OH 43216				Notice Only
ACCT #: xx-xxx5446 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: Clothing, fuel, food				\$3,342.37
ACCT #: xxxx xxxx xxxx 2527 USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: Inventory for business, payroll, fuel				\$12,353.20
Representing: USAA Savings Bank		United Recovery Systems PO BOX 722929 Houston, Tx 77272-2929				Notice Only
ACCT #: xxxx xxxxxx x0539 USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050	X -	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: Clothing, food, daycare				\$5,640.00
Sheet no. <u>26</u> of <u>27</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$21,335.57
<div style="text-align: right;">Total ></div> <div style="text-align: center;">(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</div>						

B6F (Official Form 6F) (12/07) - Cont.
In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: USAA Savings Bank		Sarma Collections 1801 Broadway San Antonio, TX 78215-1200				Notice Only
ACCT #: Yellow Freight Systems PO Box 730333 Dallas, TX 75373-0333	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
ACCT #: Yellow Transportation PO Box 73149 Chicago, IL 60673-7149	X -	DATE INCURRED: CONSIDERATION: Possible liability for corporate debt REMARKS:				Notice Only
Sheet no. 27 of 27 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >			\$0.00	
		Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			\$556,342.73	

B6G (Official Form 6G) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	A.F. Buddy Skeen, RTA, CTA McLennan County Tax Assessor P.O.Box 406 Waco, Texas 76703
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	A.G. Industries, Inc. P.O. Box 455 Preston, WA 98050
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Aes/mru Funding Spv Po Box 2461 Harrisburg, PA 17105
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Afni, Inc. Po Box 3097 Bloomington, IL 61702
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Allied Waste Services PO Box 78829 Phoenix, AZ 85062-8829
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Am-tex Plastics 4510 Old Mexia Road Waco, TX 76705

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 1

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	American Coradius International LLC 2420 Sweet Home Rd. Suite 150 Amherst, NY 14228-2244
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	American Coradius International LLC PO Box 505 Linden, MI 48451
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	American Express P.O. Box 6504448 Dallas, TX 75265
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Arrow Financial Service 21031 Network Place Chicago, IL 60678
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	ARSI Legal Department 555 St. Charles Drive Suite 100 Thousand Oaks, CA 91360
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	AT&T PO Box 650516 Dallas, TX 75265-0516

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 2

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	AT&T Mobility PO Box 6463 Carol Stream, IL 60197-6463
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Aurora World, Inc. 8820 Mercury Lane Pico Rivera, CA 90660
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Austin-Abbott, Inc. P.O. Box 1253 Highland Park, NJ 08904
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Baker's Filter Service P.O. Box 7680 Waco, TX 76714
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bank of America PO Box 17054 Wilmington, DE 19884
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bank of America Commercial Credit Division PO Box 15710 Wilmington, DE 19886-5710
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bank of America Commercial Credit Division PO Box 15710 Wilmington, DE 19886-5710
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bank of America Commercial Credit Division PO Box 15710 Wilmington, DE 19886-5710

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 3

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Benjamin & Williams Credit Investigators 5485 Expressway Drive North Holtsville, NY 11742
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bill Me Later P.O. Box 2394 Omaha, NE 68103-2394
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bill Me Later P.O. Box 105658 Atlanta, GA 30348
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Boley 14011 12th Street Chino, CA 91710
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bonnie Bell Attn: Accounts Receivable 18519 Detroit Avenue Lakewood, OH 44107
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Brown & Joseph LTD 1701 Gold Road Tower 2, Suite 100 Rolling Meadows, IL 60008
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Bushnell-Tasco Dept. 1551 135 Lasalle St. Chicago, IL 60674-1551

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 4

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Cameleon Distribution 227 Grant Street Santa Cruz, CA 95060
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Can You Imagine 9314 Eton Ave. Chatsworth, CA 91311
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Capital Recovery Corporation P.O. Box 1008 Alpharette, GA 3009
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	CBCS PO BOX 2589 Columbus, OH 43216
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	CBCS PO BOX 2589 Columbus, OH 43216
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	CCC of NY P.O. Box 288 Tonawanda, NY 14150

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 5

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Celtic Capital Corporation 2951 28th Street, Suite 2030 Santa Monica, CA 90405
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Chase P.O. Box 78039 Phoenix, AZ 85062
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Chase Bank P.O. Box 94014 Palatine, IL 60094-4014
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Chase Bank Usa, Na Attention: Bankruptcy Department PO Box 15298 Wilmintgon, DE 19850
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Chase Credit Card PO Box 94014 Palatine, IL 60094
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Chase Credit Card PO Box 94014 Palatine, IL 60094
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Client Services, Inc. 34851 Harry Truman Blvd. St. Charles, MO 63301

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 6

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Coface Collections P.O. Box 8510 Metaire, LA 70011
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Coface Collections North America, Inc. 50 Millstone Road Building 100-Suite 360 East Windsor, NJ 08520
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Connally ISD c/o McCreary, Veselka, Bragg, & Allen PO Box 1669 Waco, TX 76703-1669
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	CoopSport 1335 Park Center Drive Suite B Vista, CA 92081
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	CPP International, LLC P.O. Box 60806 Charlotte, NC 28260-0806
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	CR Systems P.O. Box 75338 Phoenix, AZ 85087
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Credit Protection Association P.O. Box 802068 Dallas, Texas 75380

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 7

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p> <p>Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705</p>	<p>Creditors Interchange 80 Holtz Drive Buffalo, NY 14225</p> <p>CST, Inc. P.O. Box 224768 Dallas, TX 75222</p> <p>Dan & Sandy Hapenny 577 Idlewood Waco, TX 76705</p> <p>Decor Craft, Inc. 230 5th Ave. Suite 309 New York, NY 10010</p> <p>Deltacom PO Box 740597 Atlanta, GA 30374-0597</p> <p>Denison & Grisham 407 Lake Air Drive Waco, TX 76710</p> <p>DHL Express (USA) Inc. P.O. Box 840006 Dallas, TX 75284-0006</p>

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 8

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Discover Financial Services P.O. Box 15316 Wilmington, DE 19850
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Dorcy International, Inc. Dept. L-2575 Columbus, OH 43260-2575
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Englander Container & Display P.O. Box 22067 Waco, TX 76702-2067
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Fascinations Toys and Gifts, Inc. 19224 Des Moines Way So. Suite 100 Seattle, WA 98148
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Federal Express P.O. Box 94515 Palatine, IL 60094-4515
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	FedEx Trade Networks P.O. Box 660481 Dallas, TX 75266-0481

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 9

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Frederick J. Hanna & Associates, P.C. 1427 Roswell Rd. Marietta, GA 30062
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Freedman & Price Attorneys at Law 105 West 8th Street Austin, TX 78701
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Fun Express P.O. Box 790403 St. Louis, MO 63179-0403
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Fundex Games, Ltd. P.O. Box 95169 Paletine, IL 60095-0169
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Funtastic c/o Michael G Null 20208 W Highway 71 Spicewood, TX 78669-6461
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Funtastic Toys 2301 Minimax Street Houston, TX 77008-5009
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Gayla Industries, Inc. P.O. Box 920800 Houston, TX 77292-0800

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 10

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	General Auditing Bureau P.O. Box 9658 Minneapolis, MN 55440
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Getagadget, Inc. 2101 E. Saint Elmo Road Suite 347 Austin, TX 78744
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Glow Industries, Inc. 12962 Eckel Junction Road Perrysburg, OH 43551
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Good Gifts, Inc. 217 S. Main St. Lamar, CO 81052
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Greenberg, Grant & Richards, Inc. 5858 Westheimer Rd Suite 500 Houston, TX 77057
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Guest & Associates P.C. P.O. Box 696 DeKalb, TX 75559
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Home Depot Credit Services PO BOX 6029 The Lakes, NV 88901

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 11

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	IESI-Waco PO Box 650308 Dallas, TX 75265-0308
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Indi Label P.O. Box 512119 Los Angeles, CA 90051-0119
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Inkology, Inc. P.O. Box 970306 Boca Raton, FL 33497-0306
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Internal Revenue Service STOP 5022AUS 300 E. 8th Street Austin, Texas 78767
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	John Glen Associates P.O. Box 547 Mineola, NY 11501
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	JP Morgan Chase Bank AZI-2004 1820 E. Sky Harbor Cir. S., F12 Phoenix, AZ 85034

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 12

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Kelly Toy 4811 South Alameda Street Los Angeles, CA 90058
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Law Office of Geoffrey C. Price 6010 Balcones Drive First Floor Austin, TX 78731
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	LC Financial, LLC P.O. Box 9246 Van Nuys, CA 91409
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Mark Feldstein & Associates P.O. Box 76795 Cleveland, OH 44101-6500
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	McCarthy, Burgess & Wolf 26000 Cannon Road Cleveland, Ohio 44146

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 13

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	McLennan County c/o Linebarger Goggan Blair & Sampson 600 Austin Avenue, Suite 27 Waco, TX 76701
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Meeting Bridge, LLC 705 Hunting Ridge Road Stamford, CT 06903
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Mega Brands America, Inc. P.O. Box 820951 Philadelphia, PA 19182
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Merchants Advance 475 Park Avenue South 16th Floor New York, NY 10016
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Michael G. Null 20208 W. Highway 71 Austin, TX 78669
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	NBC Inventory, Inc. 8812 Shoal Creek Blvd. Austin, TX 78757
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	NCB Management Services Inc. P.O. Box 1099 Langhorne, PA 19047

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 14

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	NCO Financial Services 507 Prudential Road Horsham, PA 19044
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	NCO Financial Systems 9009 Corporate Lake Drive Tampa, FL 33634
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	NCO Financial Systems P.O. Box 15630 Wilmington, DE 19850
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Nikko America, Inc. P.O. Box 674001 Dallas, TX 75267-4001
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Office Depot Credit Plan P.O. Box 689020 Des Moines, IA 50368
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Office Max HSBC Business Solutions PO Box 5239 Carol Stream, IL 60197
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Peco Company 13620 Benson Avenue Chino, CA 91710

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 15

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Penncro PO Box 538 Oaks, PA 19456
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Pitney Bowes Credit Corp Purchase Power PO Box 856042 Louisville, KY 40285
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Pitney Bowes Global P.O. Box 856460 Louisville, KY 40285-6460
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Poof-Slinky, Inc. P.O. Box 701394 Plymouth, MI 48170-0964
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Quickbooks/Bank of America Business Card PO Box 15710 Wilmington, DE 19886
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Quickbooks/Bank of America Business Card PO Box 15710 Wilmington, DE 19886
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Raymond Geddes 8901 Yellow Brick Road Baltimore, MD 21237

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 16

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Replogle Globes, Inc. 231265 Momentum Place Chicago, IL 60689-5311
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Reveal Entertainment 1250-B Petroleum Drive Suite 600 Abilene, TX 79602
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Rhode Island Novelty Attn: Brenda Lynch 5 Industrial Blvd Cumberland, RI 02864
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	RMS 4836 Breckville Rd. PO Box 523 Richfield, OH 44286
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Sarma Collections 1801 Broadway San Antonio, TX 78215-1200
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Sazbo Associates 3355 Lenox Road N.E. Ninth Floor Atlanta, GA 30326
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Scosche 1550 Pacific Avenue Oxnard, CA 93033

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 17

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Scott & White Health Plan P.O. Box 840206 Dallas, TX 75284-0206
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Scott & White 2401 S. 31st Street Temple, TX 76508
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Sentry Industries, Inc. P.O. Box 885 Hillburn, NY 10931
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Smart Planet 7930 Deering Avenue Canoga Park, CA 91304
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Spalding Russell Financial Services, Inc P.O. Box 116847 Atlanta, GA 30368-6847
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Spinmaster, Inc. 300 International Drive Williamsville, NY 14221
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Sprint PO Box 3097 Bloomington, IL 61702

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 18

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Stellar Toys 9582 Hamilton Ave # 346 Huntington Beach, CA 92646
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Stream Energy PO Box 59838 Schaumburg, IL 60159-0838
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Streamline Importing Inc. 711 Executive Blvd. Suite K New York, NY 10989
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Stylus Writing Instruments P.O. Box 73343 Cleveland, OH 44193
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Tandem Sport 440 Baxter Avenue Louisville, KY 40204
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	Texas Workforce Commission P.O. Box 149037 Austin, TX 78714-9037
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	The Antioch Company P.O. Box 71-1867 Columbus, OH 43271-1867

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 19

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	The Royal Mercantile Trust Corp. Ten Central Parkway Stuart, FL 34994
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Tim Thomasson and Shannon Thomasson, PC 1000 W. Highway Six Suite 110 Waco, TX 76712
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Time Warner Cable P.O. Box 7852 Waco, TX 76714-7852
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Top of the World P.O. Box 721210 Norman, OK 73070
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Toysmith 5110 Frontage Road Auburn, WA 98001
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	TXU P.O. Box 10001 Dallas, TX 75310-0001
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	United Parcel Services Lockbox 577 Carol Stream, IL 60132-0577

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 20

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	United Recovery Systems PO BOX 722929 Houston, Tx 77272-2929
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	United States Playing Card Co. 2510 Reliable Parkway Chicago, IL 60686-0025
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	UPS Canada LTD PO Box 2127 CRO Halifax, NS B3J 3B7 Canada
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	UPS Supply Chain Solutions 28013 Network Place Chicago, IL 60673-1280
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	US Attorney General Main & Justice Bldg. 10th and Constitution, N.W. Washington, D.C. 20530
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	US Attorney's Office 601 N.W. Loop 410. Ste.600 San Antonio, TX 78216
Token Exchange c/o Bette Hapenney 563 Idlewood Drive Waco, TX 76705	USAA Casualty Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288

B6H (Official Form 6H) (12/07) - Cont.

In re **Bette Babette Hapenny**

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Continuation Sheet No. 21

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Yellow Freight Systems PO Box 730333 Dallas, TX 75373-0333
Token Exchange c/o Bette Hapenny 563 Idlewood Drive Waco, TX 76705	Yellow Transportation PO Box 73149 Chicago, IL 60673-7149

B6I (Official Form 6I) (12/07)

In re **Bette Babette Hapenney**Case No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Single	Relationship(s): Child Age(s): 6	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	warehouse employee	
Name of Employer	Token Rewards	
How Long Employed	just started.	
Address of Employer	Waco, TX	

INCOME: (Estimate of average or projected monthly income at time case filed)

	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$2,000.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$2,000.00	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$124.00	
c. Medicare	\$29.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$153.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,847.00	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$1,847.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$1,847.00	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

B6J (Official Form 6J) (12/07)

IN RE: **Bette Babette Hapenney**

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,250.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$350.00 \$40.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$100.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$1,840.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Ms. Hapenney's roommate pays the utility bills at her home.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$1,847.00 \$1,840.00 \$7.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**In re **Bette Babette Hapenney**

Case No.

Chapter **7****SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$150,201.00		
B - Personal Property	Yes	9	\$12,130.00		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	1			\$131,161.01
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	28			\$556,342.73
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	22			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,847.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,840.00
TOTAL		71	\$162,331.00	\$687,503.74	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Bette Babette Hapenny**

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Bette Babette Hapenny**

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 73 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 04/27/2009

Signature /s/ Bette Babette Hapenny
Bette Babette Hapenny

Date _____

Signature _____

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISIONIn re: **Bette Babette Hapenney**Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	No income (2009)- Ms. Hapenney's boyfriend has been support her and her child since her business has failed.
\$2,708.00	Adjusted Gross Income (2008)
\$45,493.00	Adjusted Gross Income (2007)

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-0544	10/23/2008	2005 Chevrolet Corvette VIN 1G1YY24U155101426 \$23,400 (sale proceeds)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Erin B. Shank, P.C. 1902 Austin Avenue Waco, Texas 76701	04/21/2009	\$3,551.00

Ms. Hapenney participated in a credit counselling session as a prerequisite to filing this bankruptcy case.

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Ms. Hapenney has a roommate and some of the items in her home belong to the roommate.		

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or
☒ potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
☒ Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is
☒ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

**Ms. Hapenney is the president, a director and
the 80% shareholder of Token Exchange, Inc. It
filed a chapter 7 bankruptcy case
simultaneously with the filing of this case.**

**selling motivational rewards to
schools**

1993 to 2009

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenny**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

Ms. Hapenny owns a portion of 30% of the stock in Expert Solutions, Inc. which formerly operated three Sylvan learning centers in Central Texas. All of the assets of this corporation were sold to a non-related purchaser in 2005.

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

- ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenney**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 04/27/2009

Signature /s/ Bette Babette Hapenney
of Debtor Bette Babette Hapenney

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Bette Babette Hapenney**

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: PHH 4001 Leadenhall Rd Mt. Laurel, NJ 08054 xxxxxx5213	Describe Property Securing Debt: 563 Idlewood Drive, Waco, TX 76705
<p>Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p> <p>If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.</p> <p>Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input type="checkbox"/>

B 201 (12/08)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Bette Babette Hapenny**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

IN RE: **Bette Babette Hapenny**

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Erin B. Shank, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Erin B. Shank

Erin B. Shank, Attorney for Debtor(s)
Bar No.: 01572900
Erin B. Shank, P.C.
1902 Austin Avenue
Waco, Texas 76701
Phone: (254) 296-1161
Fax: (254) 296-1165

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Bette Babette Hapenny**

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<u>Bette Babette Hapenny</u>	X <u>/s/ Bette Babette Hapenny</u>	<u>04/27/2009</u>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) _____	X _____	_____
	Signature of Joint Debtor (if any)	Date

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Bette Babette Hapenney**

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$3,551.00</u>
Prior to the filing of this statement I have received:	<u>\$3,551.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

04/27/2009

Date

/s/ Erin B. Shank

Erin B. Shank

Bar No. 01572900

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Bette Babette Hapenney**

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

A.F. Buddy Skeen, RTA, CTA
McLennan County Tax Assessor
P.O.Box 406
Waco, Texas 76703

A.G. Industries, Inc.
P.O. Box 455
Preston, WA 98050

Advanta Bank Corp
P.O. Box 8088
Philadelphia, PA 19101

Aes/mru Funding Spv
Po Box 2461
Harrisburg, PA 17105

Afni, Inc.
Po Box 3097
Bloomington, IL 61702

Allied Waste Services
PO Box 78829
Phoenix, AZ 85062-8829

Am-tex Plastics
4510 Old Mexia Road
Waco, TX 76705

American Coradius International LLC
2420 Sweet Home Rd. Suite 150
Amherst, NY 14228-2244

American Coradius International LLC
PO Box 505
Linden, MI 48451

American Express
c/o Becket and Lee
PO Box 3001
Malvern, PA 19355

American Express
P.O. Box 6504448
Dallas, TX 75265

Arrow Financial Service
21031 Network Place
Chicago, IL 60678

ARSI
Legal Department
555 St. Charles Drive
Suite 100
Thousand Oaks, CA 91360

AT&T
PO Box 650516
Dallas, TX 75265-0516

AT&T Mobility
PO Box 6463
Carol Stream, IL
60197-6463

Aurora World, Inc.
8820 Mercury Lane
Pico Rivera, CA 90660

Austin-Abbott, Inc.
P.O. Box 1253
Highland Park, NJ 08904

Baker's Filter Service
P.O. Box 7680
Waco, TX 76714

Bank of America
PO Box 17054
Wilmington, DE 19884

Bank of America
Commercial Credit Division
PO Box 15710
Wilmington, DE 19886-5710

Benjamin & Williams Credit Investigators
5485 Expressway Drive North
Holtsville, NY 11742

Bill Me Later
P.O. Box 2394
Omaha, NE 68103-2394

Bill Me Later
P.O. Box 105658
Atlanta, GA 30348

Boley
14011 12th Street
Chino, CA 91710

Bonnie Bell
Attn: Accounts Receivable
18519 Detroit Avenue
Lakewood, OH 44107

Brown & Joseph LTD
1701 Gold Road
Tower 2, Suite 100
Rolling Meadows, IL 60008

Bushnell-Tasco
Dept. 1551
135 Lasalle St.
Chicago, IL 60674-1551

Cameleon Distribution
227 Grant Street
Santa Cruz, CA 95060

Can You Imagine
9314 Eton Ave.
Chatsworth, CA 91311

Capital Management Services, LP
726 Exchange Street
Suite 700
Buffalo, NY 14210

Capital Recovery Corporation
P.O. Box 1008
Alpharette, GA 3009

CBCS
PO BOX 2589
Columbus, OH 43216

CCC of NY
P.O. Box 288
Tonawanda, NY 14150

Celtic Capital Corporation
2951 28th Street, Suite 2030
Santa Monica, CA 90405

Chase
P.O. Box 78039
Phoenix, AZ 85062

Chase
PO Box 4661
Houston, TX 77210

Chase Bank
P.O. Box 94014
Palatine, IL 60094-4014

Chase Bank Usa, Na
Attention: Bankruptcy Department
PO Box 15298
Wilmington, DE 19850

Chase Credit Card
PO Box 94014
Palatine, IL 60094

Client Services, Inc.
34851 Harry Truman Blvd.
St. Charles, MO 63301

Coface Collections
P.O. Box 8510
Metairie, LA 70011

Coface Collections North America, Inc.
50 Millstone Road
Building 100-Suite 360
East Windsor, NJ 08520

Connally ISD
c/o McCreary, Veselka, Bragg, & Allen
PO Box 1669
Waco, TX 76703-1669

CoopSport
1335 Park Center Drive
Suite B
Vista, CA 92081

CPP International, LLC
P.O. Box 60806
Charlotte, NC 28260-0806

CR Systems
P.O. Box 75338
Phoenix, AZ 85087

Credit Protection Association
P.O. Box 802068
Dallas, Texas 75380

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

CST, Inc.
P.O. Box 224768
Dallas, TX 75222

Dan & Sandy Hapenney
577 Idlewood
Waco, TX 76705

Decor Craft, Inc.
230 5th Ave.
Suite 309
New York, NY 10010

Deltacom
PO Box 740597
Atlanta, GA 30374-0597

Denison & Grisham
407 Lake Air Drive
Waco, TX 76710

DHL Express (USA) Inc.
P.O. Box 840006
Dallas, TX 75284-0006

Discover Fin Svcs Llc
Po Box 15316
Wilmington, DE 19850

Discover Financial Services
P.O. Box 15316
Wilmington, DE 19850

Dorcy International, Inc.
Dept. L-2575
Columbus, OH 43260-2575

Englander Container & Display
P.O. Box 22067
Waco, TX 76702-2067

Equifax
P.O. Box 740241
Atlanta, GA 30374

Experian
Profile Maintenance
P.O. Box 9558
Allen, TX 75013

Fascinations Toys and Gifts, Inc.
19224 Des Moines Way So.
Suite 100
Seattle, WA 98148

Federal Express
P.O. Box 94515
Palatine, IL 60094-4515

FedEx Trade Networks
P.O. Box 660481
Dallas, TX 75266-0481

Flipo Group, Ltd.
613 1st St.
LaSalle, IL 61301

Frederick J. Hanna & Associates, P.C.
1427 Roswell Rd.
Marietta, GA 30062

Freedman & Price
Attorneys at Law
105 West 8th Street
Austin, TX 78701

Fun Express
P.O. Box 790403
St. Louis, MO 63179-0403

Fundex Games, Ltd.
P.O. Box 95169
Paletine, IL 60095-0169

Funtastic
c/o Michael G Null
20208 W Highway 71
Spicewood, TX 78669-6461

Funtastic Toys
2301 Minimax Street
Houston, TX 77008-5009

Gayla Industries, Inc.
P.O. Box 920800
Houston, TX 77292-0800

General Auditing Bureau
P.O. Box 9658
Minneapolis, MN 55440

Getagadget, Inc.
2101 E. Saint Elmo Road
Suite 347
Austin, TX 78744

Glow Industries, Inc.
12962 Eckel Junction Road
Perrysburg, OH 43551

Good Gifts, Inc.
217 S. Main
St. Lamar, CO 81052

Greenberg, Grant & Richards, Inc.
5858 Westheimer Rd
Suite 500
Houston, TX 77057

Guest & Associates P.C.
P.O. Box 696
DeKalb, TX 75559

Home Depot Credit Services
PO BOX 6029
The Lakes, NV 88901

IESI-Waco
PO Box 650308
Dallas, TX 75265-0308

Indi Label
P.O. Box 512119
Los Angeles, CA 90051-0119

Inkology, Inc.
P.O. Box 970306
Boca Raton, FL 33497-0306

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service
STOP 5022AUS
300 E. 8th Street
Austin, Texas 78767

John Glen Associates
P.O. Box 547
Mineola, NY 11501

JP Morgan Chase Bank
AZI-2004
1820 E. Sky Harbor Cir. S., F12
Phoenix, AZ 85034

Kelly Toy
4811 South Alameda Street
Los Angeles, CA 90058

Law Office of Geoffrey C. Price
6010 Balcones Drive
First Floor
Austin, TX 78731

LC Financial, LLC
P.O. Box 9246
Van Nuys, CA 91409

LTD Financial Services
7322 Southwest Freeway
Suite 1600
Houston, TX 77074

Mark Feldstein & Associates
P.O. Box 76795
Cleveland, OH 44101-6500

McCarthy, Burgess & Wolf
26000 Cannon Road
Cleveland, Ohio 44146

McLennan County
c/o Linebarger Goggan Blair & Sampson
600 Austin Avenue, Suite 27
Waco, TX 76701

Meeting Bridge, LLC
705 Hunting Ridge Road
Stamford, CT 06903

Mega Brands America, Inc.
P.O. Box 820951
Philadelphia, PA 19182

Merchants Advance
475 Park Avenue South
16th Floor
New York, NY 10016

Michael G. Null
20208 W. Highway 71
Austin, TX 78669

Mortgage Service Cente
SBRP - 4001 Leadenhall Rd
Mt Laurel, NJ 08054

My Rich Uncle
P.O.Box 2461
Harrisburg, PA 17105

NBC Inventory, Inc.
8812 Shoal Creek Blvd.
Austin, TX 78757

NCB Management Services Inc.
P.O. Box 1099
Langhorne, PA 19047

NCO Financial Services
507 Prudential Road
Horsham, PA 19044

NCO Financial Systems
9009 Corporate Lake Drive
Tampa, FL 33634

NCO Financial Systems
P.O. Box 15630
Wilmington, DE 19850

Nikko America, Inc.
P.O. Box 674001
Dallas, TX 75267-4001

Office Depot Credit Plan
P.O. Box 689020
Des Moines, IA 50368

Office Max
HSBC Business Solutions
PO Box 5239
Carol Stream, IL 60197

Peco Company
13620 Benson Avenue
Chino, CA 91710

Penncro
PO Box 538
Oaks, PA 19456

PHH
4001 Leadenhall Rd
Mt. Laurel, NJ 08054

Pitney Bowes Credit Corp
Purchase Power
PO Box 856042
Louisville, KY 40285

Pitney Bowes Global
P.O. Box 856460
Louisville, KY 40285-6460

Poof-Slinky, Inc.
P.O. Box 701394
Plymouth, MI 48170-0964

Quickbooks/Bank of America
Business Card
PO Box 15710
Wilmington, DE 19886

Raymond Geddes
8901 Yellow Brick Road
Baltimore, MD 21237

Replogle Globes, Inc.
231265 Momentum Place
Chicago, IL 60689-5311

Reveal Entertainment
1250-B Petroleum Drive
Suite 600
Abilene, TX 79602

Rhode Island Novelty
Attn: Brenda Lynch
5 Industrial Blvd
Cumberland, RI 02864

RMS
4836 Breckville Rd.
PO Box 523
Richfield, OH 44286

Sallie Mae
Attn: Claims Dept
PO Box 9500
Wilkes Barre, PA 18773

Sallie Mae
1002 Arthur Drive
Lynn Haven, FL 32444

Sarma Collections
1801 Broadway
San Antonio, TX 78215-1200

Sazbo Associates
3355 Lenox Road N.E.
Ninth Floor
Atlanta, GA 30326

Scosche
1550 Pacific Avenue
Oxnard, CA 93033

Scott & White Health Plan
P.O. Box 840206
Dallas, TX 75284-0206

Scott & White
2401 S. 31st Street
Temple, TX 76508

Sentry Industries, Inc.
P.O. Box 885
Hillburn, NY 10931

Smart Planet
7930 Deering Avenue
Canoga Park, CA 91304

Spalding Russell Financial Services, Inc
P.O. Box 116847
Atlanta, GA 30368-6847

Spinmaster, Inc.
300 International Drive
Williamsville, NY 14221

Sprint
PO Box 3097
Bloomington, IL 61702

Stellar Toys
9582 Hamilton Ave # 346
Huntington Beach, CA 92646

Stream Energy
PO Box 59838
Schaumburg, IL 60159-0838

Streamline Importing Inc.
711 Executive Blvd. Suite K
New York, NY 10989

Stylus Writing Instruments
P.O. Box 73343
Cleveland, OH 44193

Tandem Sport
440 Baxter Avenue
Louisville, KY 40204

Texas Department of Public Safety
Surcharge Processing
P.O. Box 16733
Austin, TX 78761-6733

Texas Workforce Commission
P.O. Box 149037
Austin, TX 78714-9037

The Antioch Company
P.O. Box 71-1867
Columbus, OH 43271-1867

The Royal Mercantile Trust Corp.
Ten Central Parkway
Stuart, FL 34994

Tim Thomasson and Shannon Thomasson, PC
1000 W. Highway Six
Suite 110
Waco, TX 76712

Time Warner Cable
P.O. Box 7852
Waco, TX 76714-7852

Token Exchange
c/o Bette Hapenny
563 Idlewood Drive
Waco, TX 76705

Top of the World
P.O. Box 721210
Norman, OK 73070

Toysmith
5110 Frontage Road
Auburn, WA 98001

Trans Union Corporation
Attn: Public Records Dept.
555 West Adams Street
Chicago, IL 60661

TXU
P.O. Box 10001
Dallas, TX 75310-0001

United Parcel Services
Lockbox 577
Carol Stream, IL 60132-0577

United Recovery Systems
PO BOX 722929
Houston, Tx 77272-2929

United States Playing Card Co.
2510 Reliable Parkway
Chicago, IL 60686-0025

UPS Canada LTD
PO Box 2127 CRO
Halifax, NS B3J 3B7
Canada

UPS Supply Chain Solutions
28013 Network Place
Chicago, IL 60673-1280

US Attorney General
Main & Justice Bldg.
10th and Constitution, N.W.
Washington, D.C. 20530

US Attorney's Office
601 N.W. Loop 410. Ste.600
San Antonio, TX 78216

USAA Casualty Insurance Company
9800 Fredericksburg Road
San Antonio, TX 78288

USAA Federal Savings Bank
10750 McDermott Fwy
San Antonio, TX 78288

USAA Savings Bank
P.O. Box 14050
Las Vegas, NV 89114-4050

Yellow Freight Systems
PO Box 730333
Dallas, TX 75373-0333

Yellow Transportation
PO Box 73149
Chicago, IL 60673-7149

B22A (Official Form 22A) (Chapter 7) (12/08)In re: **Bette Babette Hapenny**

Case Number:

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ **The presumption arises.**
☐ **The presumption does not arise.**
☐ **The presumption is temporarily inapplicable.**

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

B22A (Official Form 22A) (Chapter 7) (12/08)

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION													
2		<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</p> <p style="padding-left: 20px;">Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.</p> <p style="padding-left: 20px;">Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A	Column B									
			Debtor's Income	Spouse's Income									
3		Gross wages, salary, tips, bonuses, overtime, commissions.											
4		<p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts		b.	Ordinary and necessary business expenses		c.	Business income	Subtract Line b from Line a		
a.	Gross receipts												
b.	Ordinary and necessary business expenses												
c.	Business income	Subtract Line b from Line a											
5		<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 50%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts		b.	Ordinary and necessary operating expenses		c.	Rent and other real property income	Subtract Line b from Line a		
a.	Gross receipts												
b.	Ordinary and necessary operating expenses												
c.	Rent and other real property income	Subtract Line b from Line a											
6		Interest, dividends, and royalties.											
7		Pension and retirement income.											
8		Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.											
9		<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 10%; text-align: center;">Debtor</td> <td style="width: 45%; text-align: center;">Spouse</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse								
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse											

B22A (Official Form 22A) (Chapter 7) (12/08)

10	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on Line 10</p>	a.			b.				
a.									
b.									
11	<p>Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).</p>								
12	<p>Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.</p>								

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	<p>Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.</p>		
14	<p>Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p> <p>a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____</p>		
15	<p>Application of Section 707(b)(7). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.</p> <p><input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.</p>		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	<p>Enter the amount from Line 12.</p>											
17	<p>Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> </table> <p>Total and enter on line 17.</p>	a.			b.			c.				
a.												
b.												
c.												
18	<p>Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.</p>											

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	<p>National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		
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19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Household members under 65 years of age</th><th colspan="2" style="text-align: left;">Household members 65 years of age or older</th></tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td><td style="width: 75%;">Allowance per member</td><td style="width: 5%;">a2.</td><td style="width: 75%;">Allowance per member</td></tr> <tr> <td>b1.</td><td>Number of members</td><td>b2.</td><td>Number of members</td></tr> <tr> <td>c1.</td><td>Subtotal</td><td>c2.</td><td>Subtotal</td></tr> </tbody> </table>	Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2.	Number of members	c1.	Subtotal	c2.	Subtotal	
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2.	Number of members															
c1.	Subtotal	c2.	Subtotal															
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>																	
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td><td style="width: 75%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 20%;"></td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td></td></tr> <tr> <td>c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </tbody> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42		c.	Net mortgage/rental expense	Subtract Line b from Line a.								
a.	IRS Housing and Utilities Standards; mortgage/rental expense																	
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42																	
c.	Net mortgage/rental expense	Subtract Line b from Line a.																
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>																	
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>																	

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22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>										
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42		c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs		b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42		c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	
a.	IRS Transportation Standards, Ownership Costs										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.</p>										
26	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.</p>										
27	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.</p>										
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.</p>										
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>										
30	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare--such as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.</p>										
31	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OR HEALTH SAVINGS ACCOUNTS LISTED IN LINE 34.</p>										

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32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service--such as pagers, call waiting, caller id, special long distance, or internet service--to the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.										
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.										
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32											
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;">Health Insurance</td> <td style="width: 30%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Disability Insurance</td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Health Savings Account</td> <td></td> </tr> </table> <p>Total and enter on Line 34</p> <p>IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:</p> <p>_____</p>	a.	Health Insurance		b.	Disability Insurance		c.	Health Savings Account		
a.	Health Insurance										
b.	Disability Insurance										
c.	Health Savings Account										
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.										
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.										
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.										
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.										
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).										
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.										

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Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.			
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.			<input type="checkbox"/> yes <input type="checkbox"/> no
	b.			<input type="checkbox"/> yes <input type="checkbox"/> no
	c.			<input type="checkbox"/> yes <input type="checkbox"/> no
	Total: Add Lines a, b and c.			
43	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.			
	b.			
	c.			
	Total: Add Lines a, b and c			
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.			
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.			
	a.	Projected average monthly chapter 13 plan payment.		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		%
	c.	Average monthly administrative expense of chapter 13 case		Total: Multiply Lines a and b
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.			
Subpart D: Total Deductions from Income				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.			
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			

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52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).</p>
53	<p>Enter the amount of your total non-priority unsecured debt</p>
54	<p>Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.</p>
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>

Part VII: ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Expense Description</th> <th style="width: 25%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, and c</td> <td></td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.			b.			c.			Total: Add Lines a, b, and c		
	Expense Description	Monthly Amount														
a.																
b.																
c.																
Total: Add Lines a, b, and c																

Part VIII: VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p>Date: <u>04/27/2009</u></p> <p>Date: _____</p> </div> <div style="width: 45%;"> <p>Signature: <u>/s/ Bette Babette Hapenney</u> (Debtor)</p> <p>Signature: _____ (Joint Debtor, if any)</p> </div> </div>
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